



THE BUYER'S PROCESS

1. Interested applicants must attend a MPDU orientation session, offered by the MPDU office of the County Department of Housing and Community Development.
2. Interested applicants can prepare for the MPDU offerings and time limited application period by: 1) attending a homeowner workshop (information provided at the orientation and listed on the website); 2) getting household finances in order; and 3) obtaining a mortgage pre-approval letter. Important: See "The Buyer Application Information" on the website.
3. Announcements are posted on the County cable station 19 and the County Housing MPDU website (www.frederickcountymd.gov/housing) about the MPDU orientation sessions and each MPDU offering. Each offering is time limited with an application due date. Applications are only available at the time of each offering because the application information is tailored to the specifics of the MPDUs for sale.
4. After an offering announcement, applications are only available *at the orientation sessions*. Look for announcements on the website.
5. Applicants interested in the announced offering must complete and return the application with all required documentation by the announced due date.
6. The MPDU office will notify all applicants of their eligibility status, either with a Certificate of Eligibility and lottery number or a denial letter.
7. A lottery drawing will be held for the announced MPDU offering. It will be televised on the County cable station at a designated date and time. Multiple names will be drawn for each MPDU to be sold. An applicant whose lottery number is drawn does not need to do anything after the lottery. See #8.
8. The Department of Housing will send to the MPDU builder the list of drawn lottery numbers and names.
9. The builder will contact the names on the lottery list in the order drawn, until all the MPDUs are contracted for sale. The lottery list persons do not contact the builder first.
10. The potential buyer must respond to the sales offering from the buyer within the time frame given by the builder, signing a sales contract to secure the MPDU.

11. The potential buyer must then fulfill all legal requirements to complete the sale, including securing a mortgage and completing all legal requirements, both for settlement and with the MPDU office.
12. At settlement the buyer will give the builder the MPDU Certificate of Eligibility. The builder sends a copy of the settlement documentation to the MPDU office.
13. The MPDU office will place a lien on the MPDU property at the courthouse.
14. The MPDU office will retain all eligible households with Certificates of Eligibility for twelve months from the date of the lottery drawing, or until the next lottery drawing, for possible resales of MPDUs. All applicants must reapply for any new lottery offering.

This is an outline of the process and not legally comprehensive nor binding.